

**Information to identify the case:**

Debtor 1	Shawn A. Thompson	Social Security number or ITIN xxx-xx-5238
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Kiyra S. Jones-Thompson	Social Security number or ITIN xxx-xx-5672
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 13-37033-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shawn A. Thompson

Kiyra S. Jones-Thompson  
aka Kiyra S. Jones

5/10/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Shawn A. Thompson  
Kiyra S. Jones-Thompson  
Debtors

Case No. 13-37033-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 42

Date Rcvd: May 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2017.

db/jdb +Shawn A. Thompson, Kiyra S. Jones-Thompson, 218 Warwick Rd S, Lawnside, NJ 08045-1643  
514499462 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
514834236 +Camden County Probation Department, 5 Executive Campus, Suite 200,, PO Box 8107,  
Cherry Hill, NJ 08002-0107  
514416564 Chase Auto, ATTN: BANKRUPTCY, PO Box 15298, Wilmington, DE 19850-5298  
514416565 Chld/cbna, ATTN: CENTRALIZED BANKRUPTCY, PO Box 20363, Kansas City, MO 64195-0363  
514416569 Eastern Account System, ATTN: BANKRUPTCY DEPT., PO Box 837, Newtown, CT 06470-0837  
514416570 Emrg Phy Assoc Of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021  
514416571 Fed Loan Serv, PO Box 69184, Harrisburg, PA 17106-9184  
514522487 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX901032,  
Ft. Worth, TX 76101-2032  
514416577 +Litton Loan Servicing, 4828 Loop Central Dr, Houston, TX 77081-2166  
514416579 Mattleman, Weinroth & Miller, PC, 401 Route 70 E Ste 100, Cherry Hill, NJ 08034-2410  
514416580 Mnet Fin Inc, 95 Argonaut, Aiso Viejo, CA 92656-4133  
514416581 Ocwen Loan Servicing L, ATTN: BANKRUPTCY, PO Box 24738, West Palm Beach, FL 33416-4738  
514416582 Progressive Drive Insurance, PO Box 7247-0112, Philadelphia, PA 19170-0001  
514416586 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State Of New Jersey, Dept Of Treasury, Division Of Taxation,  
PO Box 245, Trenton, NJ 08695-0283)  
516561314 +Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826, (29603-0826  
514508925 +Sibongile Sonnebeyatta, 540 Collings Avenue, Apt. A524, Collingswood , NJ 08107-1679  
514416584 South Jersey Federal C, PO Box 5530, Deptford, NJ 08096-0530  
514416585 Specialized Loan Servi, ATTN: BANKRUPTCY, 8742 Lucent Blvd Ste 300,  
Highlands Ranch, CO 80129-2386  
514499183 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
514416588 Torres Credit Srv, TCS INC., PO Box 189, Carlisle, PA 17013-0189  
514493025 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
514416590 Us Dept Ed, ATTN: BANKRUPTCY, PO Box 16448, Saint Paul, MN 55116-0448  
514416591 Usdoe/glelsi, 2401 International Ln, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 10 2017 22:31:23 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 10 2017 22:31:20 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +E-mail/Text: bankruptcy@southjerseyfcu.com May 10 2017 22:31:21 South Jersey FCU,  
1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530  
514447174 +EDI: LTDFINANCIAL.COM May 10 2017 22:19:00 Advantage Assets II, Inc.,  
7322 Southwest Frwy, Ste 1600, Houston, TX 77074-2134  
514416563 EDI: ACCE.COM May 10 2017 22:18:00 Asset Acceptance Llc, ATTN: BANKRUPCY DEPT,  
PO Box 2036, Warren, MI 48090-2036  
514416587 EDI: CITICORP.COM May 10 2017 22:18:00 Thd/cbna, CITICORP CREDIT SERVICES/ATTN:CENTRALI,  
PO Box 20507, Kansas City, MO 64195-0507  
514416566 EDI: CITICORP.COM May 10 2017 22:18:00 Citibank, Attn: Corporate Bankruptcy Department,  
7920 NW 110th St, Kansas City, MO 64153-1270  
514416567 E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com May 10 2017 22:31:51  
Comcast Bankruptcy Department, Attn: Jackie Gaynor, 401 White Horse Rd Ste 2,  
Voorhees, NJ 08043-2604  
514416568 EDI: CCS.COM May 10 2017 22:18:00 Credit Coll, PO Box 773, Needham, MA 02494-0918  
514416572 +EDI: AMINFOFP.COM May 10 2017 22:18:00 First Premier Bank, 601 S Minnesota Ave,  
Sioux Falls, SD 57104-4868  
514416573 EDI: AMINFOFP.COM May 10 2017 22:18:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
514416574 EDI: HFC.COM May 10 2017 22:18:00 Hsbc Bank, PO Box 5253, Carol Stream, IL 60197-5253  
514416575 EDI: IIC9.COM May 10 2017 22:19:00 I C System Inc, ATTN: BANKRUPTCY, 444 Highway 96 E,  
Saint Paul, MN 55127-2557  
514416576 E-mail/Text: vivian@interstatecredit.net May 10 2017 22:31:44 Intrst Ctc,  
21 W Fornance St, Norristown, PA 19401-3300  
514465747 EDI: JEFFERSONCAP.COM May 10 2017 22:19:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617  
514416578 EDI: LTDFINANCIAL.COM May 10 2017 22:19:00 Ltd Finc Svc, 7322 Southwest Fwy,  
Houston, TX 77074-2010  
514416583 E-mail/Text: bankruptcy@pseg.com May 10 2017 22:30:41 PSE&G Bankruptcy Department,  
PO Box 490, Cranford, NJ 07016-0490  
514619673 +E-mail/Text: csidl@sbcglobal.net May 10 2017 22:31:45 Premier Bankcard/Charter,  
PO Box 2208, Vacaville, CA 95696-8208

TOTAL: 18

District/off: 0312-1

User: admin  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516561315 Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826, (800) 365-7107,  
Shellpoint Mortgage Servicing, PO Box 10826

514519585\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245

(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

514416562 ##Ars Account Resolution, 1801 NW 66th Ave Ste 200, Plantation, FL 33313-4571

514416589 ##+Trident Asset Manageme, 5755 N Point Pkwy, Alpharetta, GA 30022-1136

TOTALS: 1, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on May 10, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,  
as trustee for the certificateholders of the CWABS, Inc., Asset-BackedCertificates, Series  
2006-17 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com

Joel A. Ackerman on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,  
as trustee for the certificateholders of the CWABS, Inc., Asset-BackedCertificates, Series  
2006-17 bankruptcynotice@zuckergoldberg.com

Joel A. Ackerman on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,  
as trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series  
2006-17 bankruptcynotice@zuckergoldberg.com

Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES  
2006-18 jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,  
as trustee for the certificateholders of the CWABS, Inc., Asset-BackedCertificates, Series  
2006-17 jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,  
as trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series  
2006-17 jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

Lee Martin Perlman on behalf of Debtor Shawn A. Thompson ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com

Lee Martin Perlman on behalf of Joint Debtor Kiyra S. Jones-Thompson  
ecf@newjerseybankruptcy.com, lmpcourt@gmail.com

Robert J. Malloy on behalf of Creditor South Jersey FCU ecf.rjmalloylaw@gmail.com  
TOTAL: 11